

COMMERCE BANK

Banking on Enhanced Customer Service and Value



Operating with more than \$19 billion in assets in Missouri, Kansas, Illinois, Oklahoma and Colorado, Commerce Bank offers an array of sophisticated financial products delivered with high-quality, personal customer service. To help ensure that high-quality customer service, Commerce Bank relies on the inContact ECHO customer satisfaction survey to deliver real-time visibility into the status of call center activities »**create surveys specific to different business lines**, »**tie survey results to individual agents to incentivize and facilitate measurement of agent performance**, »**minimize survey system downtime**, »**increase survey collection by more than 300 percent**, »**eliminate 10 to 20 hours a month spent maintaining its survey system**, »**and generate reliable metrics that show the call center's value to the business.**



Business

Financial Services

www.commercebank.com

Challenges

- Reliably and accurately monitor and measure call center agent performance
- Eliminate time and expense spent maintaining on-premise call center systems
- Improve call center quality of service
- Demonstrate value to the business

Results

- Delivers real-time visibility into survey status
- Provides the flexibility to create multiple surveys specific to different business lines
- Ties survey results to individual agents to incentivize and facilitate measurement of agent performance
- Significantly minimizes survey system downtime
- Increases survey collection by more than 300 percent

Powerful Customer Service

In an effort to identify its ongoing level of customer satisfaction, about eight years ago Commerce Bank implemented a post-call survey on top of its on-premise contact center system. Unfortunately, the system proved unreliable, regularly dropping calls before customers had a chance to participate in the survey. Additionally, as time passed, the manufacturer of the on-premise system stopped supporting the product, leaving Commerce Bank on its own to keep it running. Frustrated with the struggles of maintaining an on-premise call center solution and the unreliability of its post-call survey, Commerce Bank turned to the benefits of a cloud-based call center solution from inContact and its ECHO Customer Survey.

inContact ECHO helps call centers keep customers happy and build loyalty by enabling Commerce Bank to easily collect customer insights and feedback, in combination with voice recordings of the customers' own words. "The ECHO solution from inContact is such a powerful tool," says Jason Markovich, Line of Business Manager for Commerce Bank. "It lets us see everything that's going on with the survey in real-time. It improves our ability to measure the level of satisfaction we provide. It gives us the flexibility of having different surveys for different product lines, so business line managers can easily drill down and see results for how the contact center handled their specific customers."

Another powerful aspect of the ECHO survey from inContact is its ability to tie survey results to specific agents, a capability Commerce Bank didn't have in the past. This allows the bank to essentially create report cards for each individual agent so they can see how they're doing, and incentivize them to work even harder at delivering the highest level of service possible. This ability to tie survey results to agents has formed the basis for a premiere recognition program that Commerce Bank initiated to identify and recognize the best performing agents each month.

“Our agents now have a vested interest in our customer satisfaction surveys,” says Ann Bronson, Contact Center Project Manager at Commerce Bank. “And with the recording feature that inContact provides, customers can also leave a message about the service they received. Who better to tell our agents that they did a good job servicing their customer than the customers themselves?”

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Of course, the inContact solution also indicates if an agent receives low customer service scores and feedback. This helps the quality control group at Commerce Bank do their jobs better as well. In addition to randomly monitoring calls between customers and agents, quality control can now add the survey results and customer recordings into the equation. If a customer gives an agent a low score on an ECHO survey, the quality control group can listen to the recording and even listen to the call itself.

Better Reliability

The reliability of the inContact call center solution and the ECHO survey has been one of the biggest benefits to Commerce Bank since implementing the solution. With the bank’s previous on-premise solution and survey, Commerce once went three months without a single survey being collected and without the system ever notifying them of a problem. Not only does inContact provide Commerce Bank hourly updates about the status of their surveys, but their survey collection rate has tripled.

“We had a lot of down time with our old system,” Bronson says. “There would be long periods where we had no access to surveys and we really didn’t know if it was going to be fixed. We don’t have that problem with inContact. They keep it running and we don’t have to worry about it.”

“With our old survey we’d average about 350 completed surveys a month,” Markovich adds. “Now with inContact we average anywhere between 1,000 and 1,500 surveys a month. That gives us a lot more information to work with and mine to

help us understand how to improve our overall service.”

And now that Commerce no longer has to worry about maintaining its call center platform, the bank has a lot more time to devote to looking for ways to leverage that data. “We used to spend ten to twenty hours a month keeping our old survey and on-premise system up and running,” Markovich explains. “inContact saves us that time, allowing us to invest more time and energy into improving our operations and finding better ways to use our survey data.”

They also looked into a variety of hosted solutions. However, because of their unique language, programming, restrictive scheduling and real-time monitoring needs, they were getting a lot of “no’s” from hosted providers as well. The task of finding a company with the technology to help them seemed insurmountable.

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Greater Customer Value”

One of the ways that the call center team at Commerce Bank has been able to use the data collected from its inContact call center and ECHO survey systems is to show its group’s value to the business. “With the data that the inContact ECHO survey system enables us to collect, we can show the other business lines what they’re getting with their investment in us,” Markovich says. “It adds more credibility to what we’re doing and provides the kind of transparency that lets them see that we’re providing them a low cost, but valuable and consistent service.”

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